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ABSTRACT

Participation levels for 1984-1985 for two student financial aid programs provided by the State of Alaska and one regional student exchange program are reported. Brief descriptions of these programs are included: the Alaska Student Loan Program, the Western Interstate Commission for Higher Education (WICHE) Student Exchange Program, and the State Educational Incentive Grant Program. In addition to data on participation rates for the programs, information is included on: loan award amounts, undergraduate and graduate loans, foreign study, loan repayment and default, and WICHE program exchange fields. Statistical tables cover: mean loan amounts per recipient by in-state/out-of-state student level, 1981-1985; 10 top states of attendance for Alaskans with undergraduate loans, 1979-1985; in-state and out-of-state attendance by student level, 1982-1985; distribution of borrowers by foreign country by attendance, 1984-1985; distribution of students receiving state educational incentives grants, 1978-1985; yearly summary of undergraduate and graduate student loans; distribution of Alaska State loans for students attending in Alaska, 1984-1985; institutions at which 50 Alaska student loan borrowers attended, 1984-1985; and percent of undergraduate and graduate loans used in Alaska. (SW)

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STATE OF ALASKA

STUDENT FINANCIAL AID PROGRAMS

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ANNUAL REPORT
1984-1985

Alaska Commission on Postsecondary Education
Pouch FP, 400 Willoughby Avenue
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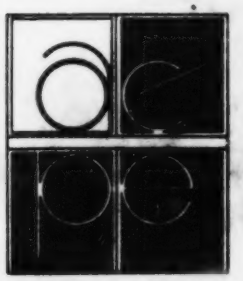

STATE OF ALASKA

S T U D E N T

F I N A N C I A L A I D

P R O G R A M S

ANNUAL REPORT
1984-85

Document Number 86-1

Alaska Commission on Postsecondary Education
Pouch FP, 400 Willoughby Avenue
Juneau, Alaska 99811

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PREFACE

The Annual Report on Alaska Student Financial Aid Programs for 1984-85 is hereby transmitted to the Governor and the Legislature of the State of Alaska. The Student Loan Program is administered by the Alaska Commission on Postsecondary Education with advice and guidance of the Student Financial Aid Advisory Committee. Membership of this advisory committee for 1984-85 included:

Ms. Patricia Abney, Chair (Anchorage)
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The Commission and staff wish to express their gratitude for the work of this advisory committee.

Kerry D. Romesburg
Executive Director

September 1985
(Date)

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INTRODUCTION

The State of Alaska provides student financial assistance for postsecondary study through three programs: the Alaska Student Loan Program, the WICHE Student Exchange Program, and the State Educational Incentive Grant (SEIG) Program. The three programs provide Alaskans with access to postsecondary education which otherwise might not be available. Through the loan and grant programs direct financial assistance is awarded to students in an effort to remove or lessen financial barriers to postsecondary education. Through the student exchange program, Alaskans have access to graduate, professional, and highly specialized fields which are unavailable in-state.

This report briefly summarizes each of these programs and the participation levels for 1984-85. The Student Loan Program will be discussed first, then the WICHE Student Exchange Program, and finally, the Incentive Grant Program.

ALASKA STUDENT LOAN PROGRAM

The Alaska Student Loan Program is one of the most successful programs offered by the State of Alaska. Its purpose is to provide low-interest loans to Alaskans wishing to pursue education and training at a postsecondary level. The program has grown from serving just over 1,000 Alaskans, in 1971-72, to the current 1984-85 level of serving over 17,000 Alaskans.

The Alaska Student Loan Program had its origin in a program of scholarship loans established by the 1968 Alaska State Legislature. This program was amended in 1970 and completely restructured in 1971, when the Legislature established the loan program generally as it exists at present. In the fourteen years of operation since then, nearly 80,000 student loans have been awarded to Alaskan residents, for a total of nearly $290 million.

Educational loans of up to $6,000 and $7,000 per year for undergraduate and graduate study, respectively, are provided to eligible state residents. These loans, to be used only to offset the costs of tuition, room, board, and books, offer the borrower a ten-year repayment period at an annual interest rate of five percent. The loans may be used for full-time attendance at any accredited or approved college, university, or vocational-technical program. An incentive of up to fifty percent cancellation is offered to those borrowers who reside in Alaska after completion of their programs of study.

Program Summary

During the 1984-85 school year over 19,000 loans were awarded, and 17,173 were finalized and used for postsecondary attendance. Of these 17,173 loans, 54.0 percent were for attendance in Alaska, and 46.0 percent were for attendance out-of-state.

Undergraduate loans continue to dominate the loan volume, with only 7.9 percent of the 1984-85 loans going for graduate study. The largest single group of loans were for freshman borrowers, who accounted for 28.8 percent of all the 1984-85 loans.

Alaskans use these loans for study throughout the United States, and in a number of foreign countries. During the 1984-85 loan year, students from Alaska used state loans for attendance in every state in the Union and in eighteen foreign countries. The most frequent choice continues to be Alaska by more than a four-to-one margin over any other state.

Loan Award Amounts

The average loan award continued to rise slightly in 1984-85, following the dramatic rise in 1981-82 when the borrowing maximums were raised. For 1984-85, an undergraduate average loan was $4,288 while the average graduate loan was $5,363. Out-of-state student loans continue to be higher, on the average, than in-state loans, due largely to non-resident tuition fees. This is graphically presented in Figure 1. It is anticipated that the trend toward higher average loans will continue in the years ahead as tuition rates continue to increase.

Table 1 contains average loan amounts by student level for the last three years, 1982-83, 1983-84, and 1984-85. In general all loans, regardless of level, have steadily increased, for students attending in-state, and have leveled, or even dropped slightly, for those attending out-of-state. The out-of-state borrower averages a higher loan amount than the in-state borrower for every classification other than vocational.

FIGURE 1
MEAN LOAN AMOUNT FOR ALL LOANS
IN-STATE, OUT-OF-STATE, AND COMBINED

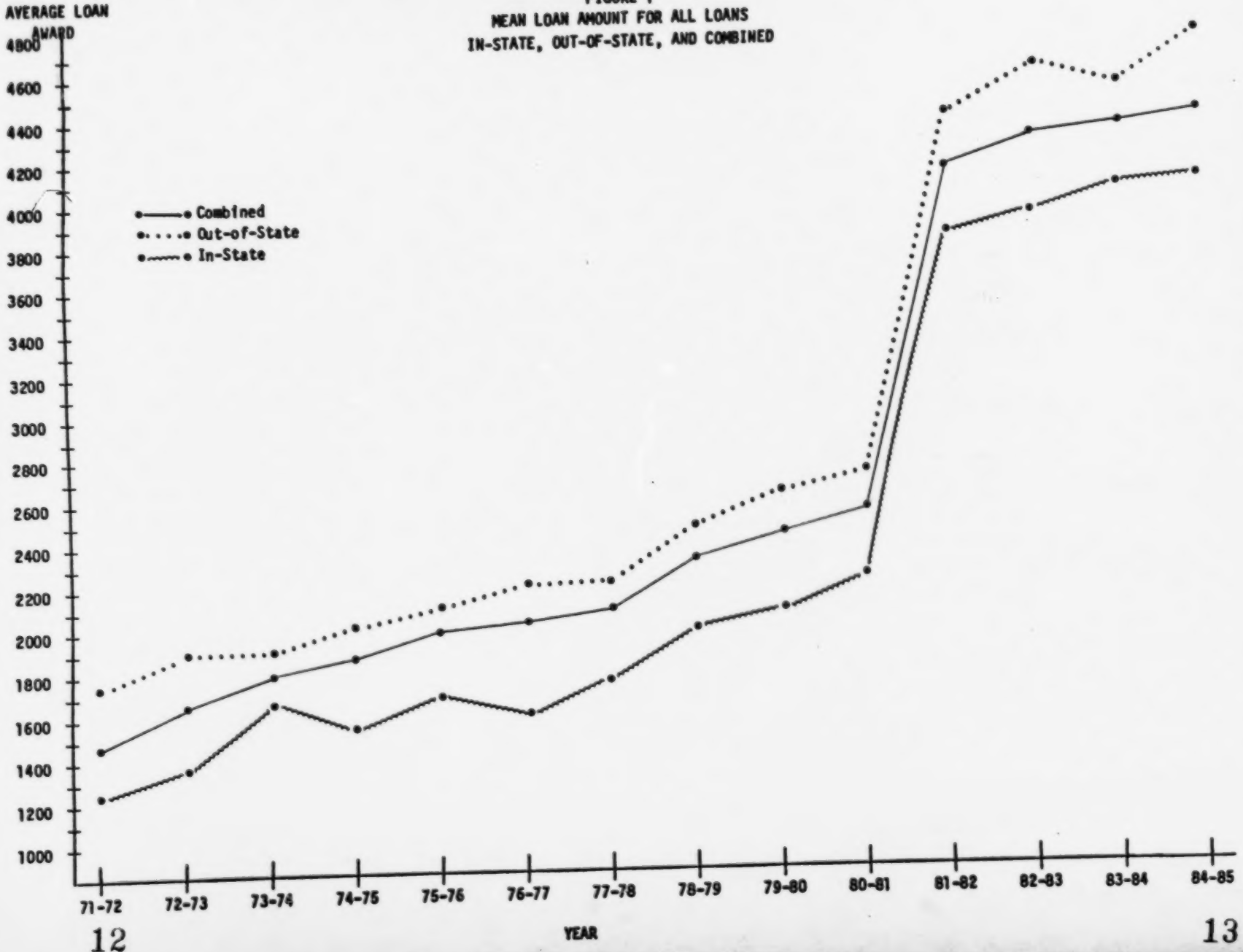


TABLE 1
MEAN LOAN AMOUNT PER RECIPIENT BY
IN-STATE/OUT-OF-STATE AND STUDENT LEVEL
1982-83 thru 1984-85

Student	In Alaska			Out-of-State			Combined		
Level	82-83	83-84	84-85	82-83	83-84	84-85	82-83	83-84	84-85
Freshman	$3,236	$3,275	$3,336	$4,322	$4,166	$4,433	$3,739	$3,681	$3,788
Sophomore	3,693	3,687	3,714	4,371	4,377	4,557	4,046	4,045	4,142
Junior	3,705	3,889	3,942	4,503	4,541	4,721	4,143	4,249	4,488
Senior	3,745	3,920	3,960	4,480	4,450	4,711	4,140	4,180	4,351
Vocational	5,076	5,224	5,169	4,769	4,544	4,721	4,996	5,028	5,076
Undergraduate	3,847	3,992	4,050	4,432	4,377	4,597	4,122	4,171	4,288
Graduate	4,454	4,527	4,434	5,336	5,257	5,620	5,129	5,097	5,363
TOTAL	$3,872	$4,013	$4,062	$4,558	$4,502	$4,735	$4,213	$4,255	$4,372

Undergraduate Loans

The number of undergraduate students receiving loans under the state program has increased greatly over the past fourteen years. In 1971-72, 990 undergraduates received assistance, while in 1984-85, the number has grown to 15,814. Of these 15,814 loan recipients, 56.7 percent used their loans for attendance in Alaska, and 43.3 percent used their loans out-of-state. The states most frequently chosen by undergraduates in 1984-85 are presented in Table 2.

The consistency of student choice over the past few years is quite high. Alaska remains the most frequent choice for undergraduate attendance this year, as it has been in the past, followed by Washington, Oregon and California.

The average loan amount increased in almost every case, with the most pronounced increase in loans for attendance in Hawaii, Texas, and Idaho. Of the top ten states of attendance, only Utah ($3,762) has a lower average loan rate than Alaska.

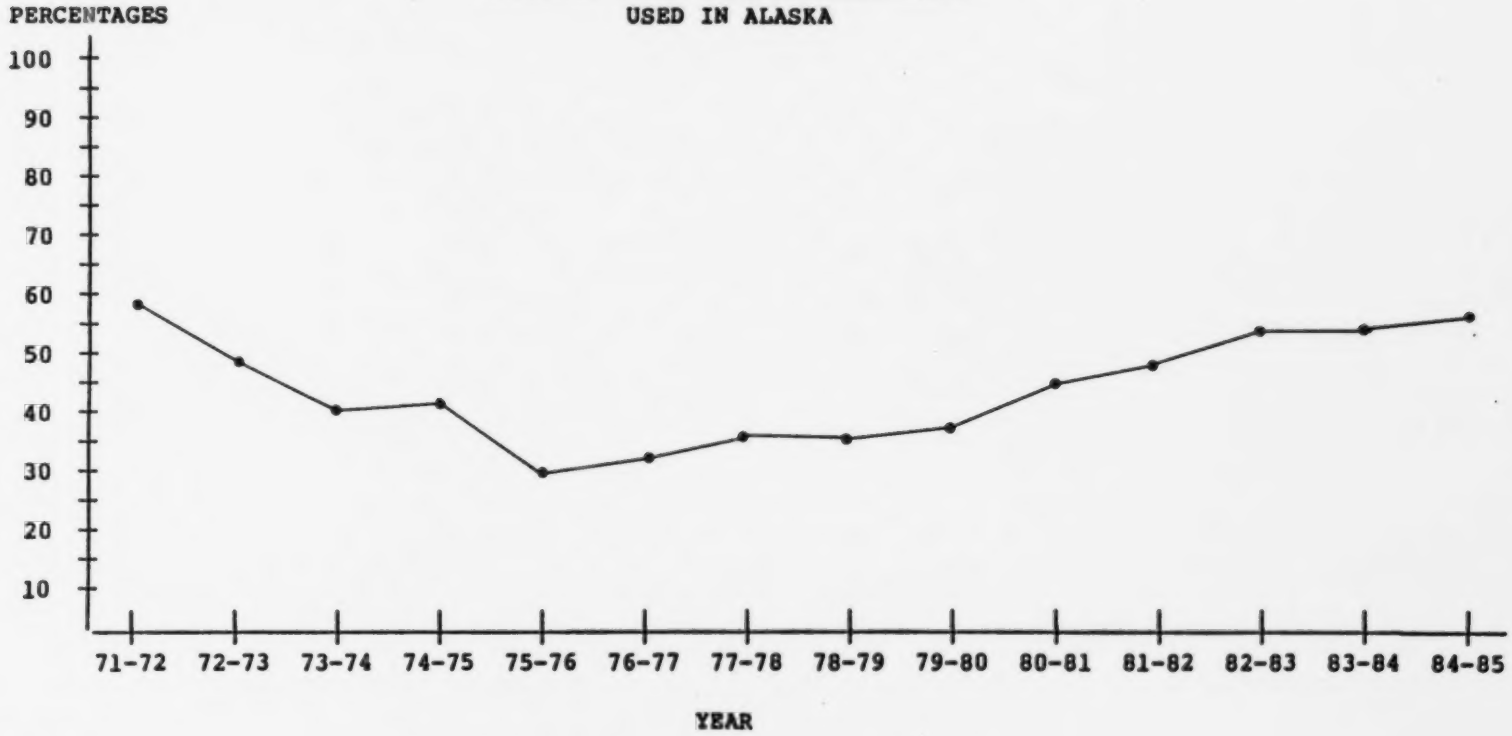
The percent of undergraduates using their loans for attendance in Alaska continued to increase again this year. In fact, as can be seen in Figure 2, the 1984-85 rate of 56.7 percent is the highest in-state rate since the first year of the program, 1971-72.

The increasing drawing power of Alaskan institutions is hypothesized to be the result of a number of factors including the maturation of Alaska's schools and the accompanying wider array of offerings, as well as the increased cost of attendance at schools outside of Alaska.

TABLE 2
TEN TOP STATES OF ATTENDANCE
FOR ALASKANS WITH
UNDERGRADUATE LOANS
1980-81 through 1984-85

	NUMBER					AVERAGE LOAN				
STATE	80-81	81-82	82-83	83-84	84-85	80-81	81-82	82-83	83-84	84-85
Alaska	2,606	4,225	6,305	7,175	8,971	$2,137	$3,751	$3,847	$3,992	$4,050
Washington	700	1,045	1,314	1,549	1,662	2,495	4,091	4,610	4,511	4,665
Oregon	500	746	908	949	1,030	2,506	4,242	4,756	4,590	4,600
California	280	373	556	664	780	2,519	4,268	4,858	4,919	4,953
Arizona	142	206	352	404	538	2,413	4,344	4,444	4,717	4,716
Colorado	161	280	372	408	373	2,502	4,584	5,050	5,233	5,042
Idaho	125	199	265	253	237	2,407	3,826	3,866	4,002	4,300
Hawaii	79	160	258	248	230	2,076	3,463	3,514	3,426	4,226
Utah	85	153	202	209	224	2,029	3,564	3,664	3,763	3,762
Texas	93	114	153	187	198	2,331	4,003	4,189	4,227	4,554
Remaining U.S.	1,000	1,434	1,168	1,369	1,517	N.A.	N.A.	N.A.	N.A.	N.A.
Foreign	N.A.	N.A.	26	34	54	N.A.	N.A.	4,101	4,234	4,113
TOTAL	5,751	8,935	11,879	13,449	15,814	$2,319	$3,977	$4,139	$4,171	$4,287

FIGURE 2
PERCENTAGE OF UNDERGRADUATE LOANS
USED IN ALASKA



The wide geographic distribution of Alaskans pursuing undergraduate education is shown most vividly in Figure 3, with Alaskan undergraduates attending institutions in every state of the Union. The predominance of the West and Northwest is quite evident, with only Alaska, Washington, Oregon, California, Arizona, Colorado, Idaho, Hawaii and Utah, receiving over 200 Alaskan undergraduates on state loans. Of the thirteen western states comprising the WICHE compact (Western Interstate Commission for Higher Education), only Wyoming received fewer than 20 Alaska undergraduates on state loans. In fact, the WICHE states account for 90.7 percent of the undergraduate loan recipients.

Under the state loan program, Alaskans may pursue their educational goals in whatever setting seems most appropriate for them. The freedom of choice which this provides is quite evident by the wide geographic distribution of our students.

As can be seen in Table 3, Alaska attendance accounts for a very high percentage of vocational borrowers (75.2% in 1984-85). Also, more than half (58.8%) of the freshman borrowers elected to attend in Alaska in 1984-85. There seems to be an increased tendency toward attendance out-of-state as student level increases, however this could be due to a number of factors including the changing attendance patterns the last few years and the propensity to remain in school rather than stop-out or drop-out. Hence, caution should be used in drawing inferences from these data.

TABLE 3
IN-STATE/OUT-OF-STATE ATTENDANCE
BY STUDENT LEVEL
1982-83 through 1984-85

STUDENT LEVEL	ALASKA						OUT-OF-STATE					
	1982-83		1983-84		1984-85		1982-83		1983-84		1984-85	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Freshman	2,041	53.8	2,229	54.4	2,910	58.8	1,756	46.2	1,868	45.6	2,036	41.2
Sophomore	1,255	47.9	1,331	48.1	1,487	49.3	1,364	52.1	1,439	51.9	1,532	50.7
Junior	871	45.0	956	44.8	1,021	44.0	1,063	55.0	1,176	55.2	1,297	56.0
Senior	793	46.3	850	44.5	1,066	47.9	918	53.7	1,060	55.5	1,158	52.1
Vocational	1,334	74.0	1,809	71.2	2,487	75.2	468	26.0	731	28.8	820	24.8
TOTAL	6,294	53.1	7,175	53.3	8,971	56.7	5,569	46.9	6,274	46.7	6,843	43.3

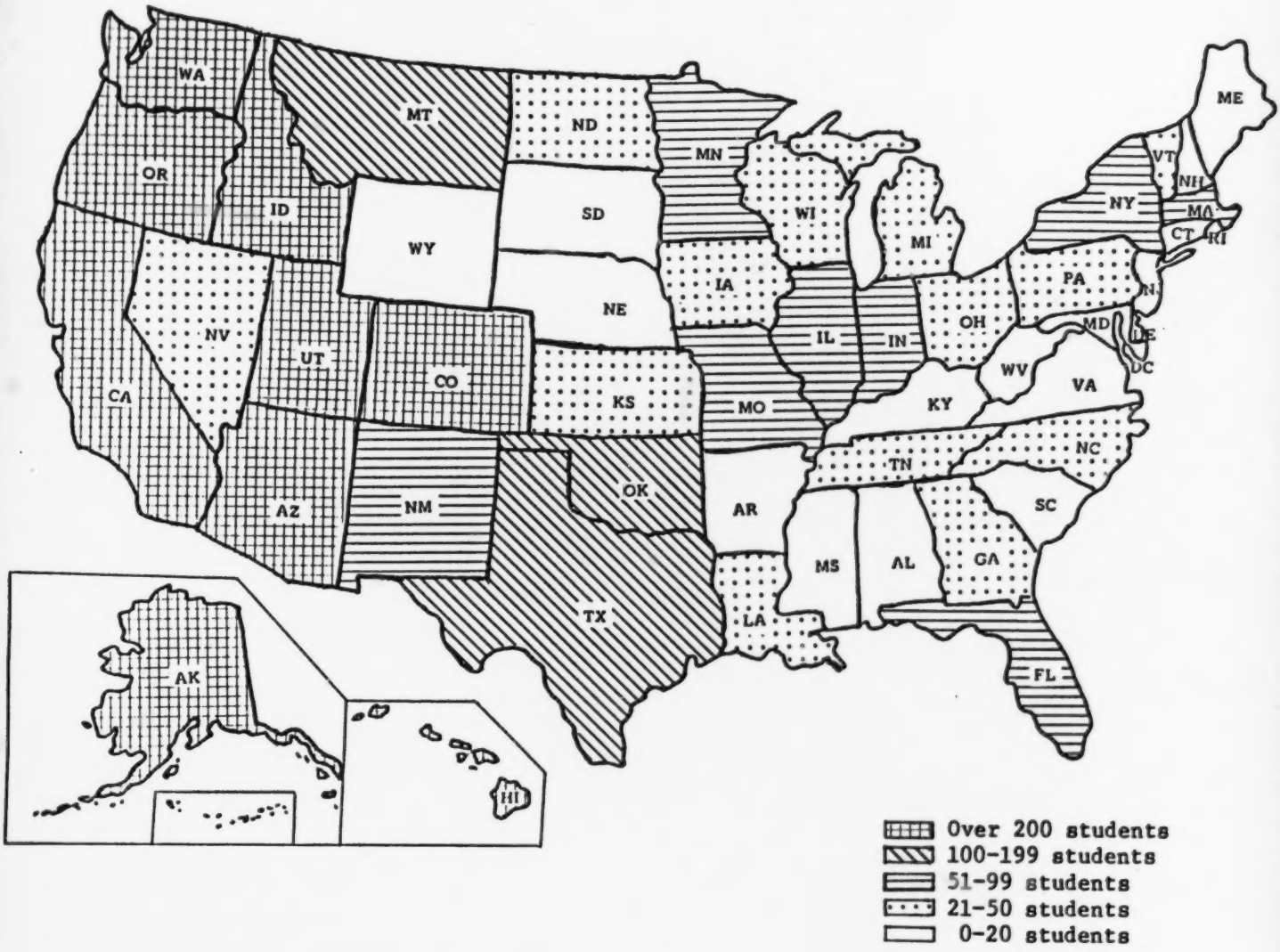


FIGURE 3
GEOGRAPHIC DISTRIBUTION OF ALASKANS UTILIZING
STATE LOANS FOR UNDERGRADUATE EDUCATION IN 1984-85

Graduate Loans

The number of Alaskans receiving loans for graduate study has increased nearly twelve fold since the program began in 1971-72, but seems to have stabilized this year. In 1984-85, 1,359 students received assistance for the pursuit of graduate study. Of these 1,359, 78.3 percent used their loans for attendance outside of Alaska, while 21.7 percent used them for attending school in-state. The percentage of graduate loan recipients attending school in Alaska has been relatively stable the last few years, after decreasing steadily from 1971-72 through 1977-78, and then increasing steadily from 1978-79 through 1982-82. This trend is presented in Figure 4, and is probably largely due to the increased availability of programs in Alaska.

The states most frequently chosen by graduate students from Alaska in 1984-85 are presented in Table 4. Again, as with undergraduates, the students' preference is quite stable.

The average loan award for 1984-85 increased for some states and decreased for others, with the largest increases for students attending graduate institutions in Oregon and California.

Alaskans pursuing graduate educational goals are also distributed quite widely across the nation, with Alaskan graduate loan recipients attending institutions in all but four of the fifty states. The predominance of the West, and particularly the West Coast, is readily apparent in Figure 5.

Only Alaska, Washington, California, and Oregon received more than 100 Alaskan graduate students on state loans. The thirteen states comprising the WICHE compact account for 71.8 percent of all the graduate Alaskan loan recipients for 1984-85.

FIGURE 4
PERCENT OF GRADUATE LOANS
USED IN ALASKA

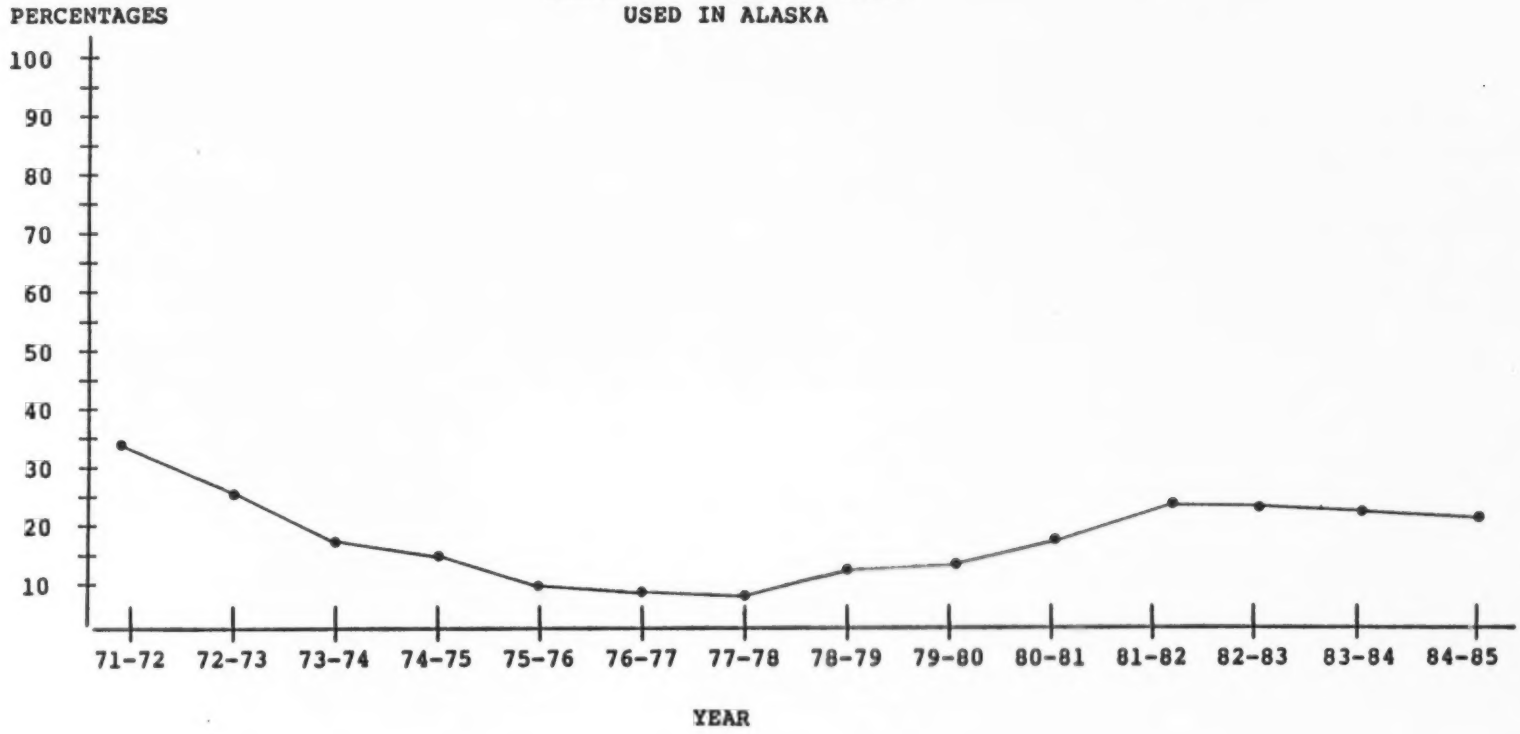


TABLE 4
TEN TOP STATES OF ATTENDANCE
FOR ALASKANS WITH
GRADUATE LOANS
1980-81 through 1984-85

	NUMBER					AVERAGE LOAN				
STATE	80-81	81-82	82-83	83-84	84-85	80-81	81-82	82-83	83-84	84-85
Alaska	127	229	276	292	295	$3,086	$4,630	$4,454	$4,527	$4,434
California	90	113	183	237	217	3,937	5,693	5,599	5,783	6,293
Washington	129	148	161	164	178	3,848	5,740	5,447	5,535	5,843
Oregon	75	91	127	143	136	4,011	5,103	5,351	4,682	5,463
Colorado	19	27	35	42	44	4,149	5,303	5,369	5,210	5,488
Massachusetts	18	25	32	33	42	4,953	5,927	6,217	6,404	6,346
New York	17	15	19	28	35	4,159	4,989	5,153	5,471	5,471
Texas	10	20	23	28	34	3,204	4,445	4,830	4,971	4,609
Arizona	17	18	29	32	33	3,041	4,408	4,822	4,950	5,298
Ohio	3	7	10	16	23	5,000	5,450	5,810	5,697	5,852
Remaining U.S.	204	270	270	298	300	N.A.	N.A.	N.A.	N.A.	N.A.
Foreign	N.A.	N.A.	14	23	22	N.A.	N.A.	5,084	4,410	4,830
TOTAL	709	963	1,179	1,336	1,359	$3,746	$5,218	$5,151	$5,097	$5,363

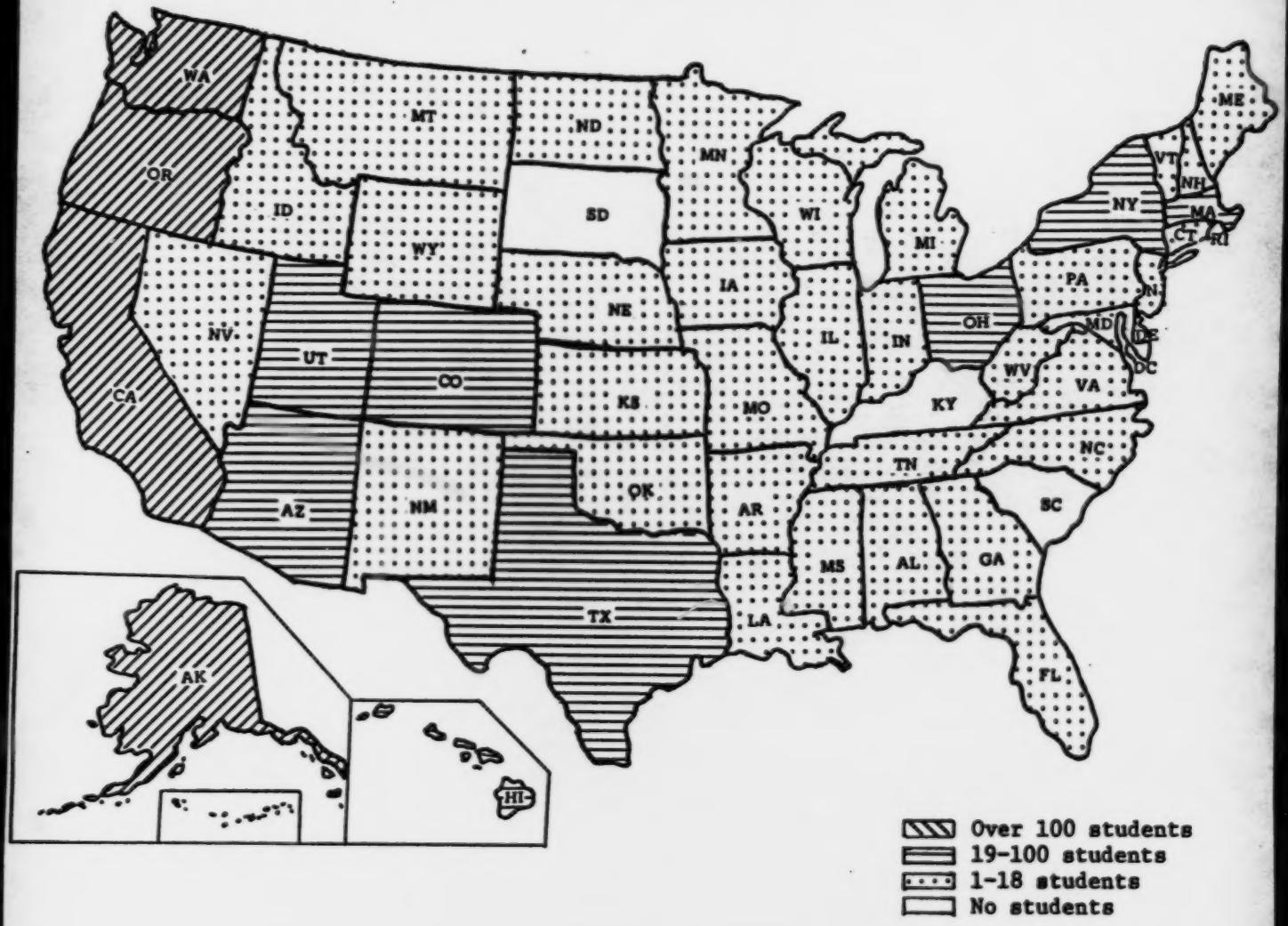


FIGURE 5
GEOGRAPHIC DISTRIBUTION OF ALASKANS UTILIZING
STATE LOANS FOR GRADUATE EDUCATION IN 1984-85

Foreign Study

Alaskans used state loans for study in fifty-two different institutions in eighteen foreign countries in 1984-85. The distribution of these students by country of attendance is presented in Table 5. Not too surprisingly, Canada is the most popular foreign country for attendance of Alaskan students.

TABLE 5
DISTRIBUTION OF BORROWERS
BY FOREIGN COUNTRY OF ATTENDANCE
1984-85

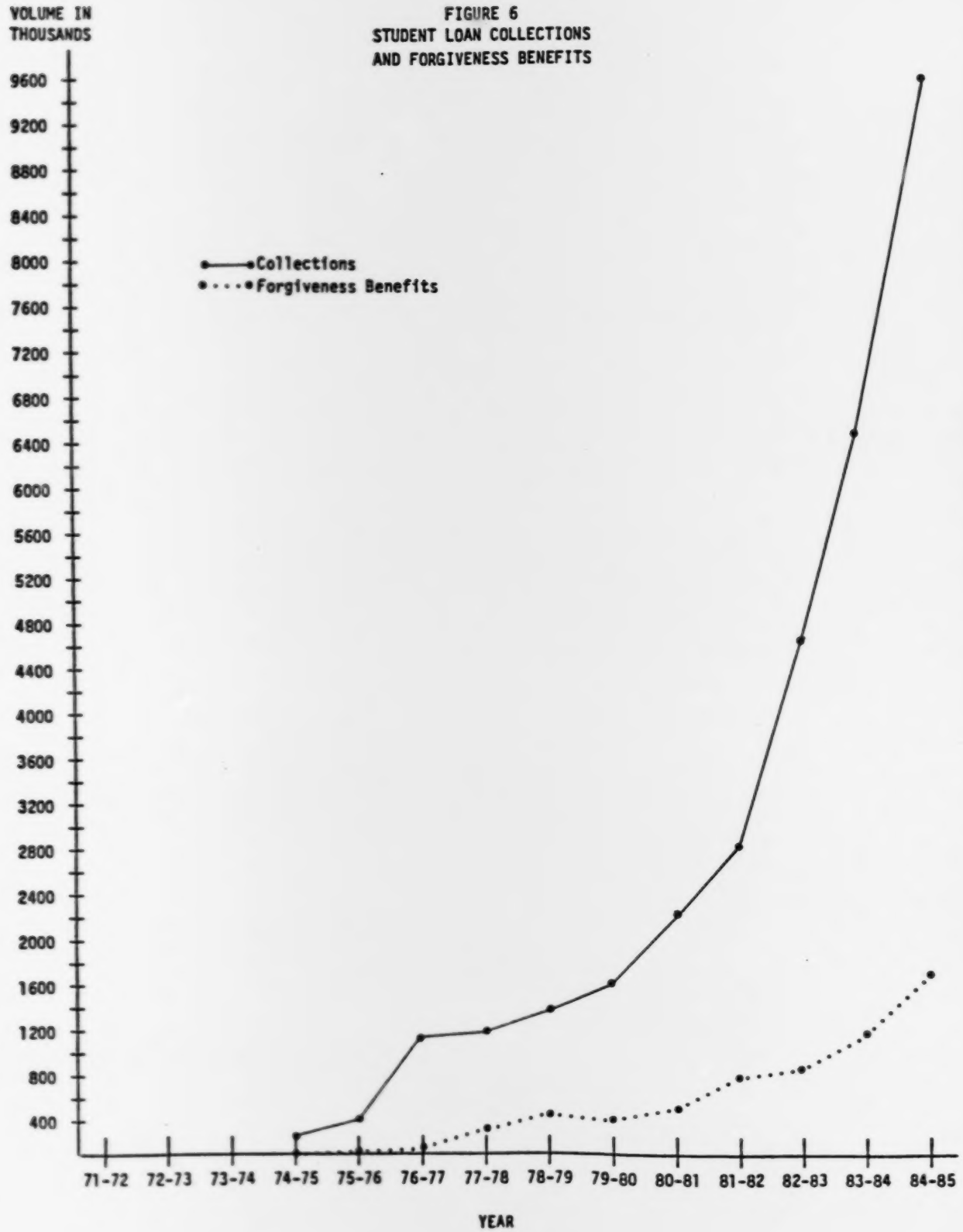
FOREIGN COUNTRY	UNDERGRADUATE		GRADUATE	
	Number	Average Loan	Number	Average Loan
Austria	2	$4,500	---	$ -0-
Australia	---	-0-	3	5,750
Canada	13	4,400	12	5,100
Costa Rica	1	2,850	---	-0-
Dominican Republic	1	6,000	---	-0-
England	9	4,200	2	6,800
France	7	2,950	1	4,350
Greece	3	4,650	---	-0-
Ireland	2	3,150	1	7,000
Israel	1	5,000	---	-0-
Italy	2	4,000	---	-0-
Japan	1	6,000	---	-0-
Mexico	3	2,150	1	3,850
Scotland	---	-0-	1	5,250
Spain	3	4,550	---	-0-
Switzerland	3	4,650	1	-0-
Taiwan	1	6,000	---	-0-
West Germany	2	2,300	---	-0-
TOTAL	54	$4,026	22	$5,273

Loan Repayments

The student loan program is based upon a revolving fund with the students' loan repayments being re-utilized for future student loans. Since 1971-72 (actually 1974-75, since there were no repayments received the first few years), Alaskans have repaid nearly $32 million on their educational loans. The volume of these revolving funds now contribute a significant portion of the loan account, and as can be seen in Figure 6, these repayments are rapidly increasing each year.

Also presented in Figure 6 is a representation of the forgiveness history of the student loan program. Students who reside in Alaska after completion of their course of study are eligible to have up to 50 percent of their loans forgiven. Beginning with the first such forgiveness in 1974-75, the total amount of loan funds (including interest) which the State of Alaska has forgiven has generally shown large annual increases, with the exception of 1979-80 when forgiveness benefits temporarily leveled. During 1984-85 nearly 4,300 Alaskans received partial forgiveness of their student loans. Increases are projected to continue over the next few years as larger numbers of students complete their educational programs.

FIGURE 6
STUDENT LOAN COLLECTIONS
AND FORGIVENESS BENEFITS



Default

Nationally, student loans have a notoriously high default rate, and, unfortunately, Alaska's program also has experienced problems with loan collections. Although the Alaska program had been doing considerably better than the federal loan programs, the default rate began to rise during 1983-84. As can be seen in Table 6, the default rate had been steadily decreasing since the concerted effort began in 1975-76 to pursue these bad debts. However, during 1983-84 default volumes outstripped available manpower and the rate rose dramatically. In 1984-85, the loan program contracted with a private collection firm and the default rate has slowly begun to drop again. A default rate of 10.0 percent is the target for 1985-86.

TABLE 6
ANNUAL DEFAULT RATES OF
ALASKA STATE STUDENT LOANS
1971-72 through 1984-85

LOAN YEAR	DEFAULT RATE* (June 30)
1971-72	N.A.
1972-73	N.A.
1973-74	N.A.
1974-75	80.0%
1975-76	44.6%
1976-77	24.9%
1977-78	22.3%
1978-79	19.3%
1979-80	14.5%
1980-81	11.5%
1981-82	9.2%
1982-83	9.1%
1983-84	13.5%
1984-85	12.4%

*Default is 120+ days past due.

Statistical Data

In the Appendix are Tables 11-17 containing data on the Alaska Student Loan Program from 1971-72 through 1984-85. Information on the number and amounts of loans made annually to undergraduate and graduate students attending in-state and out-of-state is presented in Tables 11-14. Table 15 contains summaries of the average size loan awarded each year, and Tables 16 and 17 contain data on institutions most frequently attended by Alaska Student Loan borrowers.

WICHE STUDENT EXCHANGE PROGRAM

Through its participation in the thirteen-state Western Interstate Commission for Higher Education (WICHE), Alaska provides residents with access to sixteen fields of professional education not available in-state. The WICHE Student Exchange Program provides access to these sixteen fields at participating institutions throughout the compact states, and makes these programs available at a reduced tuition rate to the out-of-state WICHE students. These reduced rates usually amount to the normal in-state tuition rate at public colleges and universities and one-third the regular tuition rate at private colleges and universities. Alaskans certified for participation in this exchange program may also expect preferential admissions consideration by the schools to which they apply. For this, Alaska pays the college or university in which the Alaskan exchange student enrolls a set fee for a particular field of study. This fee, the support fee, covers the non-resident portion of the tuition and a portion of the institution's operating costs. The student does not receive any direct payment under this program.

Exchange Fields

The WICHE exchange fields in which Alaska would support students for the 1984-85 year included:

Architecture	Occupational Therapy
Dentistry	Optometry
Forestry	Osteopathy
Graduate Library Studies	Pharmacy
Graduate Nursing	Physical Therapy
Law	Podiatry
Maritime Technology	Public Health
Medicine	Veterinary Medicine

A student eligible for state certification in any of these fields must apply for and gain admission to the program of study. The admission decision rests solely with the receiving institution.

Support Fees

The amount of the support fee to be paid for each field of study is set annually by the WICHE Commission, with membership from all thirteen member states. These fees have increased more or less steadily over the last six years. As can be seen in Table 7, the total support fees exceeded $1.7 million in 1984-85.

TABLE 7
WICHE STUDENT EXCHANGE PROGRAM SUPPORT COSTS
1976-77 through 1984-85

Academic Year	Total Students	Total Fees
1976-77	114	$ 368,473
1977-78	134	634,114
1978-79	171	639,244
1979-80	209	853,959
1980-81	232	956,509
1981-82	269	1,223,091
1982-83	300	1,498,232
1983-84	284	1,591,440
1984-85	287	1,785,378
TOTAL	2,000	$9,550,440

Participation Rates

Law continues to be the most popular field for Alaskan students. In 1983-84 Law students accounted for 58.1 percent of the students supported under the exchange program. In 1984-85, Law represented 56.5 percent of the exchange students. The growth fields for 1984-85 were Maritime Technology, Medicine, Optometry, Osteopathy, Pharmacy, and Veterinary Medicine. These data are listed in Table 8.

TABLE 8
WICHE EXCHANGE STUDENTS BY FIELD
1976-77 through 1984-85

Field of Study	77-78	78-79	79-80	80-81	81-82	82-83	83-84	84-85
Architecture	6	9	7	9	15	17	18	13
Dental Hygiene*	1	1	1	0	1	0	0	0
Dentistry	11	13	13	15	18	15	15	15
Forestry	4	10	9	7	6	6	6	4
Graduate Library	2	5	2	11	8	7	9	8
Graduate Nursing	1	1	2	6	3	4	7	7
Law	64	75	100	142	155	180	165	162
Maritime Technology	N.A.	N.A.	N.A.	N.A.	7	7	4	5
Medicine	12	11	8	6	11	11	11	17
Occupational Therapy	3	1	1	3	3	4	6	6
Optometry	4	7	7	5	5	4	3	5
Osteopathy	N.A.	N.A.	N.A.	N.A.	3	6	10	13
Pharmacy	3	4	3	5	3	5	3	6
Physical Therapy	4	3	2	2	6	9	4	0
Podiatry	0	2	2	3	4	2	1	0
Public Health	1	2	1	10	14	11	7	6
Veterinary Medicine	7	8	8	8	7	12	15	20
TOTAL	123	152	166	232	269	300	284	287

*Discontinued as an exchange field in 1981-82.

The cost of the student exchange for 1984-85 is detailed in Table 9. It can be seen that because of the relatively low support fee for Law, Law exchange students accounted for only 36.1 percent of the total exchange cost (as opposed to accounting for 56.5 percent of the students).

TABLE 9
WICHE SUPPORT COSTS BY FIELD OF STUDY
1984-85

Field of Study	Support Fee	Total Students	Total Costs
Architecture	$ 3,200	13	$ 37,333
Dentistry	10,500	15	170,932
Forestry	3,200	4	9,600
Graduate Library	4,000	8	24,000
Graduate Nursing	5,800	7	31,031
Law	4,000	162	645,000
Maritime Technology	7,700	5	38,500
Medicine	21,000	17	336,000
Occupational Therapy	3,700	6	17,767
Optometry	5,700	5	28,500
Osteopathy	9,500	13	123,500
Pharmacy	4,700	6	28,200
Physical Therapy	4,200	0	0
Podiatry	6,500	0	0
Public Health	4,900	6	23,015
Veterinary Medicine	13,000	20	272,000
TOTAL	N.A.	287	$1,785,378

STATE EDUCATIONAL INCENTIVE GRANT (SEIG) PROGRAM

The State Educational Incentive Grant (SEIG) Program provides need-based grants to eligible Alaskans enrolled in undergraduate programs. Grant awards range from a minimum of $100 to a maximum of $1,500 each, depending upon demonstrated need. One-half of each grant is federally funded and one-half is provided by the State. Grants are awarded to eligible applicants in order of greatest financial need as measured by a standard need analysis.

Participation Rates

1984-85 was the seventh year of operation of the SEIG Program in Alaska. Over 1,500 Alaskans applied for grant funds in 1984-85, but because of fund limitations, only 168 grants were awarded. As can be seen in Table 10, however, this is a increase from 1983-84 when 126 grants were awarded. The increase is the result of a small boost in funds at the federal level. The grant funds available in 1984-85 were 27.0 percent more than the previous year.

Also listed in Table 10 are the awards for in-state and out-of-state attendance and an institutional listing of the in-state awards. As in the past, University of Alaska, Anchorage students received the most SEIG awards.

TABLE 10
DISTRIBUTION OF STUDENTS RECEIVING STATE
EDUCATIONAL INCENTIVE GRANTS
1978-79 through 1984-85

Institution	Number of Grants							Award Totals						
	78-79	79-80	80-81	81-82	82-83	83-84	84-85	78-79	79-80	80-81	81-82	82-83	83-84	84-85
U of Alaska, Anchorage	87	85	84	43	29	17	28	$ 61,225	$119,219	$118,511	$ 55,750	$ 41,500	$ 25,500	$ 39,750
U of Alaska, Fairbanks	42	12	24	25	20	17	17	30,464	12,357	28,500	36,000	27,000	25,500	24,750
U of Alaska, Juneau	11	6	1	2	6	2	2	6,082	6,798	1,500	3,000	7,500	3,000	3,000
Anchorage CC	*	*	35	18	23	17	17	*	*	52,500	22,744	34,000	25,500	21,750
Kenai Peninsula CC	*	5	4	5	10	1	6	*	7,500	6,000	6,000	14,250	1,500	8,250
Mat-Su CC	*	*	3	1	3	2	1	*	*	4,500	1,500	4,500	3,000	1,500
Tanana Valley CC	**	**	0	1	0	0	0	**	**	0	2,250	0	0	0
Sheldon Jackson College	46	8	5	6	11	4	18	26,753	12,000	7,500	9,750	14,250	6,000	25,500
Alaska Pacific University	4	0	2	0	1	0	5	2,265	0	3,000	0	750	0	7,500
Alaska Business College	0	0	0	0	1	1	2	0	0	0	0	1,500	1,500	3,000
Kuskokwim Community College	0	0	0	0	1	0	0	0	0	0	0	1,500	0	0
Islands Community College	0	0	0	0	0	3	0	0	0	0	0	0	4,500	0
Ketchikan Community College	0	0	0	0	0	2	2	0	0	0	0	0	3,000	3,000
Prince William Sound	0	0	0	0	0	1	2	0	0	0	0	0	1,500	3,000
Gordon's Aviation	0	0	0	0	0	1	0	0	0	0	0	0	1,500	0
Total In-State	190	116	158	101	105	68	100	$126,789	$157,874	$222,011	$136,994	$146,750	$102,000	$141,000
Total Out-of-State	3	61	80	73	51	58	68	$ 2,323	$ 82,731	$116,909	$102,030	$ 70,500	$ 87,000	$ 99,500
TOTAL	193	177	238	174	156	126	168	$129,112	$240,605	$338,920	$239,024	$217,250	$189,000	$240,500

*Reported in UAA totals.
**Reported in UAF totals.

APPENDIX

ALASKA STUDENT LOAN PROGRAM
ADDITIONAL DATA

ALASKA STUDENT LOAN PROGRAM
(1971-72 through 1984-85)

TABLE 11
FOURTEEN-YEAR SUMMARY
(1971-72 through 1984-85)

	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
STUDENT LEVEL	Number of Loans	Percent of Total	Loan Amount	Percent of Total	Number of Loans	Percent of Total	Loan Amount	Percent of Total	Number of Loans	Loan Amount
Under-graduate	35,562	49.3	$120,916,632	48.0	36,625	50.7	$131,185,525	52.0	72,187	$252,102,157
Graduate	1,540	19.9	$ 6,166,210	17.5	6,216	80.1	$ 29,025,553	82.6	7,756	$ 35,191,763
TOTAL	37,102	46.4	$127,082,842	44.2	42,841	53.6	$160,211,078	55.8	79,943	$287,293,920

TABLE 12
YEARLY SUMMARY
OF
UNDERGRADUATE STUDENT LOANS

	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
ACADEMIC YEAR	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	570	57.6	$ 680,351	50.1	420	42.4	$ 666,536	49.5	990	$ 1,346,887
1972-73	761	48.7	965,274	42.1	801	51.3	1,326,975	57.9	1,562	2,292,249
1973-74	585	40.1	913,284	38.8	874	59.9	1,438,990	61.2	1,459	2,352,274
1974-75	528	41.5	764,872	36.4	745	58.5	1,336,279	63.6	1,273	2,101,151
1975-76	456	30.5	747,112	27.9	1,041	69.5	1,927,334	72.1	1,497	2,674,446
1976-77	561	33.1	858,139	28.6	1,132	66.9	2,143,458	71.4	1,693	3,001,597
1977-78	713	35.9	1,211,203	32.7	1,272	64.1	2,496,063	67.3	1,985	3,707,266
1978-79	861	35.1	1,664,246	31.7	1,591	64.9	3,581,002	68.3	2,452	5,245,248
1979-80	1,245	36.1	2,469,354	32.2	2,203	63.9	5,191,236	67.8	3,448	7,660,590
1980-81	2,606	45.3	5,568,580	41.8	3,145	54.7	7,766,597	58.2	5,751	13,335,177
1981-82	4,225	47.3	15,846,331	44.6	4,710	52.7	19,688,486	55.4	8,935	35,534,817
1982-83	6,305	53.1	24,254,812	49.5	5,574	46.9	24,705,330	50.5	11,879	48,960,142
1983-84	7,175	53.3	28,642,717	51.1	6,274	46.7	27,459,737	48.9	13,449	56,102,454
1984-85	8,971	56.7	36,330,357	53.6	6,843	43.3	31,457,502	46.4	15,814	67,787,859
TOTAL	35,562	49.3	$120,916,632	48.0	36,625	50.7	$131,185,525	52.0	72,187	$252,102,157

TABLE 13
YEARLY SUMMARY
OF
GRADUATE STUDENT LOANS

	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
ACADEMIC YEAR	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	31	34.1	$ 74,613	29.1	60	65.9	$ 181,658	70.9	91	$ 256,271
1972-73	48	25.8	113,990	19.7	138	74.2	464,145	80.3	186	578,135
1973-74	37	18.0	107,988	17.0	169	82.0	525,914	83.0	206	633,902
1974-75	31	16.8	86,266	15.4	153	83.2	472,390	84.6	184	558,656
1975-76	25	11.3	61,424	8.7	197	88.7	647,127	91.3	222	708,551
1976-77	23	10.1	69,833	8.2	205	89.9	779,077	91.8	228	848,910
1977-78	27	9.6	63,919	7.1	253	90.4	832,982	92.9	280	896,901
1978-79	41	12.0	108,130	9.2	302	88.0	1,063,024	90.8	343	1,171,154
1979-80	58	12.3	168,519	9.8	412	87.7	1,544,840	90.2	470	1,713,359
1980-81	127	17.9	391,885	14.8	582	82.1	2,264,218	85.2	709	2,656,103
1981-82	229	23.8	1,060,365	21.1	734	76.2	3,964,317	78.9	963	5,024,682
1982-83	276	23.4	1,229,172	20.3	903	76.6	4,818,081	79.7	1,179	6,047,253
1983-84	292	21.9	1,321,950	19.4	1,044	78.1	5,487,912	80.6	1,336	6,809,862
1984-85	295	21.7	1,308,156	17.9	1,064	78.3	5,979,868	82.1	1,359	7,288,024
TOTAL	1,540	19.9	$6,166,210	17.5	6,216	80.1	$29,025,553	82.5	7,756	$35,191,763

TABLE 14
YEARLY SUMMARY
OF
ALL STUDENT LOANS

	STUDENTS ATTENDING IN-STATE				STUDENTS ATTENDING OUT-OF-STATE				TOTAL	
ACADEMIC YEAR	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Percent of Total	Loan Amount	Percent of Total	Loan Recipients	Loan Amount
1971-72	601	55.6	$ 754,964	47.1	480	44.4	$ 848,194	52.9	1,081	$ 1,603,158
1972-73	809	46.3	1,079,264	37.6	939	53.7	1,791,120	62.4	1,748	2,870,384
1973-74	622	37.4	1,021,272	34.2	1,043	62.6	1,964,904	65.8	1,665	2,986,176
1974-75	559	38.4	851,138	32.0	898	61.6	1,808,669	68.0	1,457	2,659,807
1975-76	481	28.0	808,536	23.9	1,238	72.0	2,574,461	76.1	1,719	3,382,997
1976-77	584	30.4	927,972	24.1	1,337	69.6	2,922,535	75.9	1,921	3,850,507
1977-78	740	32.7	1,275,122	27.7	1,525	67.3	3,329,045	72.3	2,265	4,604,167
1978-79	902	32.3	1,772,376	27.6	1,893	67.7	4,644,026	72.4	2,795	6,416,402
1979-80	1,303	33.3	2,637,873	28.1	2,615	66.7	6,736,076	71.9	3,918	9,373,949
1980-81	2,733	42.3	5,960,465	37.3	3,727	57.7	10,030,815	62.7	6,460	15,991,280
1981-82	4,454	45.0	16,906,695	41.7	5,444	55.0	23,652,804	58.3	9,898	40,559,499
1982-83	6,581	50.4	25,483,984	46.3	6,477	49.6	29,523,411	53.7	13,058	55,007,395
1983-84	7,467	50.5	29,964,667	47.6	7,318	49.5	32,947,649	52.4	14,785	62,912,316
1984-85	9,266	54.0	37,638,513	50.1	7,907	46.0	37,437,370	49.9	17,173	75,075,883
TOTAL	37,102	46.4	$127,082,841	44.2	42,841	53.6	$160,211,079	55.8	79,943	$287,293,920

TABLE 15
MEAN LOAN AMOUNT PER RECIPIENT
BY
IN-STATE/OUT-OF-STATE INSTITUTIONAL ATTENDANCE

	STUDENTS ATTENDING IN-STATE			STUDENTS ATTENDING OUT-OF-STATE			TOTAL		
ACADEMIC YEAR	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient	Number of Loan Recipients	Total Amount Loaned	Mean Loan per Recipient
1971-72	601	$ 754,964	$1,256	480	$ 848,194	$1,767	1,081	$ 1,603,158	$1,483
1972-73	809	1,079,264	1,334	939	1,791,120	1,907	1,748	2,870,384	1,642
1973-74	622	1,021,272	1,642	1,043	1,964,904	1,884	1,665	2,986,176	1,793
1974-75	559	851,138	1,523	898	1,808,669	2,014	1,457	2,659,807	1,826
1975-76	481	808,536	1,681	1,238	2,574,461	2,080	1,719	3,382,997	1,968
1976-77	584	927,972	1,589	1,337	2,922,535	2,186	1,921	3,850,507	2,004
1977-78	740	1,275,122	1,723	1,525	3,329,045	2,183	2,265	4,604,167	2,033
1978-79	902	1,772,376	1,965	1,893	4,644,026	2,453	2,795	6,416,402	2,296
1979-80	1,303	2,637,873	2,024	2,615	6,736,076	2,576	3,918	9,373,949	2,393
1980-81	2,733	5,960,465	2,181	3,727	10,030,815	2,691	6,460	15,991,280	2,475
1981-82	4,454	16,906,695	3,796	5,444	23,652,804	4,345	9,898	40,559,499	4,098
1982-83	6,581	25,483,984	3,872	6,477	29,523,411	4,558	13,058	55,007,395	4,213
1983-84	7,467	29,964,667	4,013	7,318	32,947,649	4,502	14,785	62,912,316	4,255
1984-85	9,266	37,638,513	4,062	7,907	37,437,370	4,735	17,173	75,075,883	4,372
TOTAL	37,102	$127,082,841	$3,425	42,841	$160,211,079	$3,740	79,943	$287,293,920	$3,594

TABLE 16
DISTRIBUTION OF ALASKA STATE LOANS
FOR STUDENTS ATTENDING IN ALASKA
(1984-85 Loans)

Institution	1984-85	
	No.	Amount
University of Alaska, Fairbanks	2,064	$ 7,296,300
Anchorage Community College	1,531	5,470,650
University of Alaska, Anchorage	1,403	5,372,500
Kenai Peninsula Community College	390	1,515,000
University of Alaska, Juneau	283	1,032,900
Alaska Pacific University	263	1,086,400
Bookkeeping Concepts	235	1,203,650
Alaska Masonry School	232	1,280,050
Testing Institute of Alaska	199	1,028,050
Alaska Vocational-Technical Center	195	528,050
Tanana Valley Community College	180	681,500
Matanuska-Susitna Community College	176	666,700
Alaska Computer Institute of Technology	154	900,900
Sheldon Jackson College	153	618,600
New Anchorage Beauty School	142	743,050
Alaska Business College	134	768,500
Clerical Skills Training	107	626,500
Alaska Vocational School	71	364,350
North Pacific Business Institute	68	387,400
Scruples II, Action School of Broadcasting	67	322,800
Trend Setters School of Beauty	66	395,350
Aviation Network	63	336,500
Ketchikan Community College	60	211,050
Prince William Sound Community College	59	211,500
Hutchison Career Center	59	210,750
Satellite Technicians Applied Research and Development	54	328,000
Wilburs Flight Operation	52	263,850
Aero Tech Flight School	46	235,450
Gordon Aviation, Inc.	46	206,850
People Count, Inc.	39	205,600
Victorian Academy of Cosmetology & Barbering	38	201,600
Academy of Hair Design	38	168,050
Islands Community College	38	133,450
Headquarters Barber & Beauty Academy	34	179,950
Elmendorf Aero Club	33	180,300
Fort Richardson Flying Club	33	180,150
Vernair	30	173,200
Anchorage Alaska School of Barbering	28	138,550
Kodiak Community College	28	91,250
Aviation North	27	126,100
New Concepts Beauty School	27	111,700
Kotzebue Technical Center	26	118,600

TABLE 16
(Continued)

Institution	1984-85	
	No.	Amount
Kuskokwim Community College	25	$ 59,450
World Security Police Academy	22	79,200
Larry's Flying Service	21	120,950
A.I.R. Center	21	113,800
Peninsula Hair Styling Academy	19	89,900
Alaska Air Academy	16	82,850
Delta Greely Rural Educational Center	16	61,550
The Travel Academy	15	67,850
Peninsula Institute of Welding Technology	14	84,900
High Tech Helicopters	14	76,300
Alaska Flying Network	13	76,800
St. Herman's Theological Seminary	13	53,250
American Pacific Aviation	12	73,850
Fairbanks Beauty School	10	42,700
University of LaVerne	9	39,400
Club 1 Flight Group	6	32,500
Action Helicopter	6	30,700
Alaska Bible College	6	22,750
Chapman College	6	15,000
Mat-Su Bush Flying	4	15,750
Air Cushion Technologies	4	14,750
Northwest Community College	4	10,900
Arctic Bible Institute	4	10,150
Alaska Technical Institute	4	9,300
Alaska Aviation School	3	15,850
Fort Wainwright Flying Club	2	10,200
Far North Bible College	2	5,550
University of Alaska, Rural Education	1	6,000
Alaska School of Medical & Dental Assisting	1	3,000
Marenco, Inc.	1	6,000
Flight Training Devices	1	5,700
TOTAL	9,266	$37,638,500

TABLE 17
INSTITUTIONS AT WHICH AT LEAST FIFTY ALASKA
STUDENT LOAN BORROWERS ATTENDED
(1984-85 Loans)

Institution	1984-85	
	No.	Amount
*University of Alaska, Fairbanks	2,064	$7,296,300
*Anchorage Community College	1,531	5,470,650
*University of Alaska, Anchorage	1,403	5,372,500
*Kenai Peninsula Community College	390	1,515,000
*University of Alaska, Juneau	283	1,032,900
*Alaska Pacific University	263	1,086,400
University of Washington (WA)	254	1,239,400
Oregon State University (OR)	244	1,054,450
*Bookkeeping Concepts	235	1,203,650
*Alaska Masonry School	232	1,280,050
University of Oregon (OR)	213	953,800
*Testing Institute of Alaska	199	1,028,050
*Alaska Vocational-Technical Center	195	528,050
*Tanana Valley Community College	180	681,500
*Matanuska-Susitna Community College	176	666,700
Western Washington University (WA)	166	739,800
Arizona State University (AZ)	165	810,250
Brigham Young University (UT)	163	549,000
*Alaska Computer Institute of Technology	154	900,900
*Sheldon Jackson College	153	618,600
International Air Academy (WA)	150	606,650
*New Anchorage Beauty School	142	743,050
*Alaska Business College	134	768,500
Washington State University (WA)	133	682,400
Northern Arizona University (AZ)	109	478,550
*Clerical Skills Training	107	626,500
Central Washington University (WA)	107	466,800
University of Puget Sound (WA)	104	563,750
Gonzaga University (WA)	96	534,600
University of Arizona (AZ)	94	431,800
Willamette University (OR)	90	503,950
West Coast Training Services (OR)	90	324,800
Montana State University (MT)	85	358,600
University of Hawaii, Manoa (HI)	78	393,250
University of Colorado, Boulder (CO)	76	384,700
Seattle University (WA)	76	338,300
*Alaska Vocational School	71	364,350
Pacific Lutheran University (WA)	70	367,650
Seattle Pacific University (WA)	70	338,400
*North Pacific Business Institute	68	387,400
University of Idaho (ID)	67	326,650
*Trend Setters School of Beauty	66	395,350

*Alaskan Schools

TABLE 17
(Continued)

Institution	1984-85	
	No.	Amount
University of Montana (MT)	66	$ 241,850
*Aviation Network	63	336,500
Lewis and Clark College (OR)	63	304,950
*Ketchikan Community College	60	211,050
Eastern Washington University (WA)	59	279,250
*Prince William Sound Community College	59	211,500
*Hutchison Career Center	59	210,750
Colorado State University (CO)	56	298,600
Stanford University (CA)	55	283,100
Linfield College (OR)	55	265,100
*Satellite Technicians Applied Research and Development	54	328,000
DeVry Institute of Technology (AZ)	53	246,050
Southern Oregon State College (OR)	53	238,600
*Wilbur's Flight Operation	52	263,850
Highline Community College (WA)	50	186,450

*Alaskan School